

In the Claims:

1. (Previously Presented) A method for ensuring current information for liability insurance underwriting when associated credentialing information has been obtained from an associated healthcare provider, the method comprising the steps of:

obtaining a release of the associated credentialing information, between recredentialing periods, from the associated healthcare provider, wherein the associated credentialing information is released from an associated credentialing entity to an associated insurance entity;

providing the associated insurance entity access to the associated credentialing information;

updating the associated credentialing information with updated associated credentialing information, the updated associated credentialing information being at least one of the group comprising: no new information, medical incident, the medical incident occurring after compiling of the associated credentialing information, likely to become a claim for damages against the healthcare provider, claim for damages arising after compiling of the associated credentialing information, lawsuit arising after compiling of the associated credentialing information, and change to healthcare provider's practice profile; and,

determining whether or not to underwrite or renew liability insurance, based at least in part on the updated associated credentialing information.

2. (Withdrawn) A method for underwriting insurance in between recredentialing periods, the method comprising the steps of:

obtaining a release of associated credentialing information, wherein the associated credentialing information is released from an associated credentialing entity to an associated insurance entity;

providing the associated insurance entity access to the associated credentialing information; and,

updating the associated credentialing information with updated associated credentialing information, the updated associated credentialing information being collected from the associated credentialing entity by the associated insurance entity.

3. (Withdrawn) The method of claim 2, wherein updating the associated credentialing information comprises the step of:

updating the associated credentialing information with updated credentialing information, the updated credentialing information being collected from the associated credentialing by an associated insurance entity, being at least one of the group comprising: no new information, an incident, the incident occurring after compiling of the associated credentialing information, likely to become a claim for damages, claim for damages arising after compiling of the associated credentialing information, lawsuit arising after compiling of the associated credentialing information, and change to potential insured's or current insured's profile.

4. (Withdrawn) The method of claim 2, wherein the method further comprises the steps of:

determining whether or not to underwrite or renew insurance, based in part on the updated associated credentialing information; and,

generating an insurance premium quote, the quote being based in part upon evaluation of the updated credentialing information.

5. (Withdrawn) The method of claim 4, wherein the method further comprises the step of:

generating an insurance policy.

6. (Withdrawn) The method of claim 2, wherein obtaining a release of associated credentialing information comprises the step of:

obtaining a release of associated credentialing information, the release being obtained via a global computer network.

7. (Withdrawn) The method of claim 6, wherein updating the associated credentialing information comprises the step of:

updating the associated credentialing information, the information being viewed via the global computer network.

8. (Withdrawn) An apparatus for insurance underwriting between recredentialing periods, the apparatus comprising:

means for obtaining a release of associated credentialing information, wherein the associated credentialing information is released from an associated credentialing entity to an associated insurance entity;

means for providing the associated insurance entity access to the associated credentialing information; and,

means for updating the associated credentialing information with updated associated credentialing information, the updated associated credentialing information being collected from the associated credentialing entity by the associated insurance entity.

9. (Withdrawn) The apparatus of claim 8, wherein means for updating the associated credentialing information comprises:

means for updating the associated credentialing information with updated associated credentialing information, the updated associated credentialing information being collected from the associated credentialing entity by the associated insurance entity, being at least one of the group comprising: no new information, an incident, the incident occurring after compiling of the associated credentialing information, likely to become a claim for damages, claim for damages arising after compiling of the associated credentialing information, lawsuit arising after compiling of the associated credentialing information, and change to potential insured's or current insured's profile.

10. (Withdrawn) The apparatus of claim 8, wherein the apparatus further comprises:

means for determining whether or not to underwrite or renew insurance, based in part on the updated associated credentialing information; and,

means for generating an insurance premium quote, the quote being based in part upon evaluation of the updated credentialing information.

11. (Withdrawn) The apparatus of claim 10, wherein the apparatus further comprises:

means for generating an insurance policy.

12. (Withdrawn) The apparatus of claim 8, wherein means for obtaining a release of associated credentialing information comprises:

means for obtaining a release of associated credentialing information, the release being obtained via a global computer network.

13. (Withdrawn) The apparatus of claim 12, wherein means for updating the associated credentialing information comprises the step of:

means for updating the associated credentialing information, the information being viewed via the global computer network.

14. (Canceled)

15. (Withdrawn) The method of claim 4, wherein the ~~liability~~ insurance is professional liability insurance.

16. (Withdrawn) The method of claim 15, wherein the insurance is medical malpractice insurance.

17. (Canceled)

18. (Withdrawn) The method of claim 8, wherein the insurance is professional liability insurance.

19. (Withdrawn) The method of claim 18, wherein the insurance is medical malpractice insurance.

20. (Withdrawn) A method for underwriting insurance in between recredentialing periods, the method comprising the steps of:

determining if a release of associated credentialing information, wherein the associated credentialing information is to be released from an associated credentialing entity to an associated insurance entity, has been obtained;

receiving transmitted associated credentialing information from an associated credentialing entity, if the release was obtained;

updating the associated credentialing information with updated associated credentialing information, the updated associated credentialing information being collected from the associated credentialing entity by the associated insurance entity; and,

determining whether or not to underwrite or renew insurance, based in part on the updated associated credentialing information.

21. (Withdrawn) The method of claim 20, wherein the updated associated credentialing information is at least one of the group comprising: no new information, incident, the incident occurring after compiling of the associated credentialing information, likely to become a claim for damages, claim for damages arising after compiling of the associated credentialing information, lawsuit arising after compiling of the associated credentialing information, and change to potential insured's or current insured's profile.

22. (Withdrawn) The method of claim 21, wherein the insurance is professional liability insurance.